



15 A

PATENT
Customer No. 22,852
Attorney Docket No. 05793-3031

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Mayur Harshadray MANIAR et al.

Application No.: 09/651,320

Filed: August 31, 2000

For: METHOD OF ESTABLISHING A
CREDIT LINE

) Group Art Unit: 2161

) Examiner: To Be Assigned

#3 Pr. Amend
J. H. H. H.
4/2/02

RECEIVED

MAR 27 2002

Technology Center 2100

Commissioner for Patents
Washington, DC 20231

Sir:

PRELIMINARY AMENDMENT UNDER 37 C.F.R. §1.115

Pursuant to 37 C.F.R. §1.115, please amend the above-identified application as follows:

IN THE CLAIMS:

Please **AMEND** claims 1, 4-5, 11-12, 17-24 as follows:

1. A method for providing a credit card product, said method comprising:
- sending an applicant a credit card that has not been activated;
 - requiring the applicant to answer at least one risk-splitting question;
 - determining a credit limit for the applicant based on the applicant's answers to the risk-splitting question; and
 - activating the credit card with the credit limit.

Sub B
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AI

LAW OFFICES
FINNEGAN, HENDERSON,
FARABOW, GARRETT,
& DUNNER, L.L.P.
1300 I STREET, N.W.
WASHINGTON, DC 20005
202-408-4000